

Information to identify the case:

Debtor 1	<u>Wilfredo Pratts Jr.</u>	Social Security number or ITIN	xxx-xx-3997
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-33263-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wilfredo Pratts Jr.

12/28/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wilfredo Pratts, Jr.
Debtor

Case No. 17-33263-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 28, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2022:

Recip ID	Recipient Name and Address
db	+ Wilfredo Pratts, Jr., 193 East Main Street, Prospect Park, NJ 07508-2100

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 28 2022 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 28 2022 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: ecfbnc@aldridgepite.com	Dec 28 2022 20:49:00	ALDRIDGE PITE, LLP, Attn: Jenelle C. Arnold, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
cr	+ Email/Text: RASEBN@raslg.com	Dec 28 2022 20:49:00	Mill City Mortgage Loan Trust 2019-1, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton #202, Fairfield, NJ 07004-2927
517181817	+ EDI: BANKAMER.COM	Dec 29 2022 01:44:00	Bank Of America, Nc4-102-03-14, Po Box 26012, Greensboro, NC 27420-6012
517181818	+ EDI: BANKAMER.COM	Dec 29 2022 01:44:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517181816	+ Email/Text: bkdepartment@rtresolutions.com	Dec 28 2022 20:50:00	Bank of America, c/o Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
517181819	EDI: BANKAMER.COM	Dec 29 2022 01:44:00	Bank of America, P.O. Box 30770, Tampa, FL 33630-3770
517275657	EDI: BANKAMER.COM	Dec 29 2022 01:44:00	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
517181821	+ EDI: CITICORP.COM	Dec 29 2022 01:44:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517181822	+ EDI: CITICORP.COM	Dec 29 2022 01:44:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517181824	Email/Text: collecadminbankruptcy@fnni.com	Dec 28 2022 20:49:00	First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290, Omaha, NE 68191
517181820	EDI: JPMORGANCHASE	Dec 29 2022 01:44:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517412165	Email/PDF: resurgentbknofications@resurgent.com	Dec 28 2022 20:56:13	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-2

User: admin

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Date Rcvd: Dec 28, 2022

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517181825	Email/Text: camanagement@mtb.com	Dec 28 2022 20:49:00	M & T Bank, Po Box 844, Buffalo, NY 14240
518585928	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 28 2022 20:50:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284
518585927	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 28 2022 20:50:00	MEB Loan Trust IV, Serviced by Select Portfolio Servicing., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
518377188	Email/Text: mtgbk@shellpointmtg.com	Dec 28 2022 20:49:00	Mill City Mortgage Loan Trust 2019-1, NewRez LLC DBA, Shellpoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826
518377189	+ Email/Text: mtgbk@shellpointmtg.com	Dec 28 2022 20:49:00	Mill City Mortgage Loan Trust 2019-1, NewRez LLC DBA, Shellpoint Mortgage Servicing, PO BOX 10826, GREENVILLE, SC 29603-0826, Mill City Mortgage Loan Trust 29603-0826
517262563	EDI: AGFINANCE.COM	Dec 29 2022 01:44:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
517181826	+ EDI: AGFINANCE.COM	Dec 29 2022 01:44:00	OneMain, Attn: Bankruptcy, 601 Nw 2nd St, Evansville, IN 47708-1013
517323288	EDI: PRA.COM	Dec 29 2022 01:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517323289	EDI: PRA.COM	Dec 29 2022 01:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517335585	EDI: PRA.COM	Dec 29 2022 01:44:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517335579	EDI: PRA.COM	Dec 29 2022 01:44:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517400630	EDI: Q3G.COM	Dec 29 2022 01:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517185904	+ EDI: RMSC.COM	Dec 29 2022 01:44:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517181827	+ EDI: RMSC.COM	Dec 29 2022 01:44:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517181828	EDI: TDBANKNORTH.COM	Dec 29 2022 01:44:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
517571751	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 28 2022 20:56:06	Wilmington Savings Fund Society, Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675, Wilmington Savings Fund Society, Shellpoint Mortgage Servicing 29603-0675
517571750	Email/PDF: resurgentbknofications@resurgent.com	Dec 28 2022 20:56:06	Wilmington Savings Fund Society, Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517181823		Daniella Mendes, unknown

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor MEB Loan Trust IV nj-ecfmail@mw-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Leonard S Singer	on behalf of Debtor Wilfredo Pratts Jr. zsbankruptcy@gmail.com, r57125@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Sean M. O'Brien	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com
Shauna M Deluca	on behalf of Creditor Mill City Mortgage Loan Trust 2019-1 sdeluca@hasbanilight.com hllawpc@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8